Case 3-10-19163-rdm Doc 1 Filed 12/17/10 Entered 12/17/10 12:01:45 Desc Main Document Page 1 of 49

B1 (Official Form 1)(4/10)		Cument	ıα	ge i di	73	
	States Bank tern District of					Voluntary Petition
Name of Debtor (if individual, enter Last, First Dreifke, Andrew Jay	, Middle):			of Joint De eifke, Sta	_	) (Last, First, Middle):
All Other Names used by the Debtor in the last (include married, maiden, and trade names):	8 years					foint Debtor in the last 8 years trade names):
Last four digits of Soc. Sec. or Individual-Taxp (if more than one, state all)  xxx-xx-2789	ayer I.D. (ITIN) No./	Complete EIN	(if more	our digits o than one, state	all)	Individual-Taxpayer I.D. (ITIN) No./Complete EIN
Street Address of Debtor (No. and Street, City, W3055 Lincoln St. Doylestown, WI	_	ZIP Code	W3	Address of 055 Linc /lestown	oln St.	(No. and Street, City, and State):  ZIP Code  53928
County of Residence or of the Principal Place of Columbia	of Business:	53928	Co	lumbia		Principal Place of Business:
Mailing Address of Debtor (if different from str P. O. Box 63 Doylestown, WI	_	ZIP Code	P. 0	ng Address D. Box 63 ylestown	3	or (if different from street address):  ZIP Code
Location of Principal Assets of Business Debto (if different from street address above):		53928	<u> </u>			53928
Type of Debtor (Form of Organization) (Check one box)  ■ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.  □ Corporation (includes LLC and LLP) □ Partnership □ Other (If debtor is not one of the above entities, check this box and state type of entity below.)	(Checl  ☐ Health Care Bu ☐ Single Asset Re in 11 U.S.C. § ☐ Railroad ☐ Stockbroker ☐ Commodity Br ☐ Clearing Bank ☐ Other ☐ Tax-Exe	eal Estate as de 101 (51B)  oker  mpt Entity  a, if applicable)  exempt organiof the United S	zation	defined "incurr	the F er 7 er 9 er 11 er 12 er 13  are primarily co l in 11 U.S.C. § ed by an individent	
Filing Fee (Check one bo  Full Filing Fee attached  Filing Fee to be paid in installments (applicable to attach signed application for the court's consideral debtor is unable to pay fee except in installments. Form 3A.  Filing Fee waiver requested (applicable to chapter attach signed application for the court's consideral	o individuals only). Mustion certifying that the Rule 1006(b). See Officer 7 individuals only). Mu	t Check if: Deb are 1 Check all a BB. Accord	tor is a sr tor is not tor's aggr less than applicable lan is bein eptances	a small busing regate nonco \$2,343,300 (color boxes: ag filed with of the plan w	debtor as defin ness debtor as d ntingent liquida amount subject this petition.	ter 11 Debtors  ned in 11 U.S.C. § 101(51D).  defined in 11 U.S.C. § 101(51D).  atted debts (excluding debts owed to insiders or affiliates)  to adjustment on 4/01/13 and every three years thereafter).  repetition from one or more classes of creditors,
Statistical/Administrative Information  ☐ Debtor estimates that funds will be available ☐ Debtor estimates that, after any exempt proper there will be no funds available for distribute Estimated Number of Creditors	perty is excluded and	administrative	expense	es paid,		THIS SPACE IS FOR COURT USE ONLY
1- 50- 100- 200- 49 99 199 999  Estimated Assets  So to \$50,001 to \$500,001 to \$500,001 to \$100,000 to	1,000- 5,000 10,000 1,000,001 510,000,001 to \$10 to \$50 million	10,001- 25,000 50 25,000 50 \$50,000,001 \$1 to \$100 to	5,001-	50,001- 100,000	OVER 100,000	
Estimated Liabilities	\$1,000,001 \$10,000,001 to \$10 to \$50	\$50,000,001 \$1		\$500,000,001 to \$1 billion		

Case 3-10-19163-rdm Doc 1 Filed 12/17/10 Entered 12/17/10 12:01:45 Desc Main Document Page 2 of 49

B1 (Official Form 1)(4/10) Page 2 Name of Debtor(s): Voluntary Petition Dreifke, Andrew Jay Dreifke, Stacy Kay (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ Roger Merry **December 13, 2010** Signature of Attorney for Debtor(s) (Date) Roger Merry 1000954 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ■ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. П Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

Case 3-10-19163-rdm Doc 1 Filed 12/17/10 Entered 12/17/10 12:01:45 Desc Main

B1 (Official Form 1)(4/10)

Document Page 3 of 49

Page 3

# **Voluntary Petition**

(This page must be completed and filed in every case)

### Signatures

### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

# x /s/ Andrew Jay Dreifke

Signature of Debtor Andrew Jay Dreifke

# X /s/ Stacy Kay Dreifke

Signature of Joint Debtor Stacy Kay Dreifke

Telephone Number (If not represented by attorney)

### **December 13, 2010**

Date

### Signature of Attorney\*

# X /s/ Roger Merry

Signature of Attorney for Debtor(s)

### Roger Merry 1000954

Printed Name of Attorney for Debtor(s)

# Merry Law Offices

Firm Name

1518 11th Street, Suite 1-1 Monroe, WI 53566

Address

## Email: merrylaw1@tds.net

(608) 325-2065 Fax: (608) 329-6324

Telephone Number

# December 13, 2010

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

## Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

Name of Debtor(s):

Dreifke, Andrew Jay Dreifke, Stacy Kay

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

7	Ü	,
Ż	3	١

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

## **Signature of Non-Attorney Bankruptcy Petition Preparer**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

<b>T</b>

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

# Case 3-10-19163-rdm Doc 1 Filed 12/17/10 Entered 12/17/10 12:01:45 Desc Main Document Page 4 of 49

B 1D (Official Form 1, Exhibit D) (12/09)

# **United States Bankruptcy Court** Western District of Wisconsin

In re	Andrew Jay Dreifke Stacy Kay Dreifke		Case No.	
		Debtor(s)	Chapter	7

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

# Case 3-10-19163-rdm Doc 1 Filed 12/17/10 Entered 12/17/10 12:01:45 Desc Main Document Page 5 of 49

B 1D (Official Form 1, Exhibit D) (12/09) - Cont.	Page 2
statement.] [Must be accompanied by a motion for a ☐ Incapacity. (Defined in 11 U.S.C. § mental deficiency so as to be incapable of rea financial responsibilities.);  ☐ Disability. (Defined in 11 U.S.C. §	109(h)(4) as impaired by reason of mental illness or alizing and making rational decisions with respect to 109(h)(4) as physically impaired to the extent of being in a credit counseling briefing in person, by telephone, or
$\hfill\Box$ 5. The United States trustee or bankruptcy requirement of 11 U.S.C. § 109(h) does not apply in	administrator has determined that the credit counseling this district.
I certify under penalty of perjury that the	information provided above is true and correct.
Signature of Debtor:  Date: December 13, 2	/s/ Andrew Jay Dreifke Andrew Jay Dreifke
Date. Becember 18, 2	

# Case 3-10-19163-rdm Doc 1 Filed 12/17/10 Entered 12/17/10 12:01:45 Desc Main Document Page 6 of 49

B 1D (Official Form 1, Exhibit D) (12/09)

# **United States Bankruptcy Court** Western District of Wisconsin

In re	Andrew Jay Dreifke Stacy Kay Dreifke		Case No.	
		Debtor(s)	Chapter	7

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

# 

□ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]  □ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);  □ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);  □ Active military duty in a military combat zone.
mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);  □ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);  □ Active military duty in a military combat zone.
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);  □ Active military duty in a military combat zone.
☐ Active military duty in a military combat zone.
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling
requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Stacy Kay Dreifke
Stacy Kay Dreifke  Date: December 13, 2010

Case 3-10-19163-rdm Doc 1 Filed 12/17/10 Entered 12/17/10 12:01:45 Desc Main Document Page 8 of 49

B6 Summary (Official Form 6 - Summary) (12/07)

# **United States Bankruptcy Court** Western District of Wisconsin

In re	Andrew Jay Dreifke,		Case No.	
	Stacy Kay Dreifke			
-		Debtors	Chapter	7
			-	

# **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED	NO. OF	ASSETS	LIABILITIES	OTHER
	(YES/NO)	SHEETS	110,210		0111211
A - Real Property	Yes	1	157,600.00		
B - Personal Property	Yes	4	27,151.50		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	6		169,804.34	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	5		34,765.57	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			3,498.50
J - Current Expenditures of Individual Debtor(s)	Yes	1			3,498.00
Total Number of Sheets of ALL Schedu	ıles	22			
	T	otal Assets	184,751.50		
			Total Liabilities	204,569.91	

Case 3-10-19163-rdm Doc 1 Filed 12/17/10 Entered 12/17/10 12:01:45 Desc Main Document Page 9 of 49

Form 6 - Statistical Summary (12/07)

# **United States Bankruptcy Court** Western District of Wisconsin

In re	Andrew Jay Dreifke,		Case No.		
	Stacy Kay Dreifke				
_		Debtors	Chapter	7	

# STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

# State the following:

Average Income (from Schedule I, Line 16)	3,498.50
Average Expenses (from Schedule J, Line 18)	3,498.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	4,908.57

### State the following:

		_
Total from Schedule D, "UNSECURED PORTION, IF ANY"     column		0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		34,765.57
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		34,765.57

Case 3-10-19163-rdm Doc 1 Filed 12/17/10 Entered 12/17/10 12:01:45 Desc Main Document Page 10 of 49

B6A (Official Form 6A) (12/07)

In re	Andrew Jay Dreifke,	Case No.
	Stacy Kay Dreifke	

Debtors

# **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

House located at W3055 Lincoln St., Doylestown, WI 53928	Fee simple	J	157,600.00	166,723.01
Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim

Legal Description: Lot 1 of CSM No. 4224, recorded in Vol. 29 of CSM of Columbia Co., Page 104, as Document No. 714324, recorded on the 26th day of July, 2004, Office of Register of Deeds, Columbia Co., WI.

Sub-Total > **157,600.00** (Total of this page)

Total > **157,600.00** 

**0** continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

Case 3-10-19163-rdm Doc 1 Filed 12/17/10 Entered 12/17/10 12:01:45 Desc Main Document Page 11 of 49

B6B (Official Form 6B) (12/07)

In re	Andrew Jay Dreifke,	Case No.
	Stacy Kay Dreifke	

Debtors

# **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O N Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	Cash in wallets \$35, coin jar \$100	J	135.00
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Checking account, US Bank, Portage, WI	J	500.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	Х		
4.	Household goods and furnishings, including audio, video, and computer equipment.	Bed \$50, 2 dressers \$75, nightstand \$15, refrigerator \$100, stove \$100, dishwasher \$75, microwave \$40, freezer \$100, small appliances \$150, kitchen utensils \$100, dining set \$150, chincabinet \$50, 2 sofas \$100, chair \$150, 2 lamps \$32 end tables \$15, 2 TVs \$150, stereo \$50, VCR \$152 telephones \$50, computer equipment \$175, des \$75, washer \$150, dryer \$150, tools \$250, outdoor furniture \$25, grill \$50, misc. \$150.	), 5, k	2,590.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	x		
6.	Wearing apparel.	Usual and customary	J	200.00
7.	Furs and jewelry.	Wedding rings, costume jewelry, watches	J	400.00
8.	Firearms and sports, photographic, and other hobby equipment.	x		
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X		
		(То	Sub-Totatal of this page)	al > 3,825.00

3 continuation sheets attached to the Schedule of Personal Property

Case 3-10-19163-rdm Doc 1 Filed 12/17/10 Entered 12/17/10 12:01:45 Desc Main Document Page 12 of 49

 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In	re Andrew Jay Dreifke, Stacy Kay Dreifke			Case	No	
		SC	Debtors CHEDULE B - PERSONAL PROPE (Continuation Sheet)	ERTY		
	Type of Property	N O N E		•	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
10.	Annuities. Itemize and name each issuer.	Х				
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X				
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X				
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X				
14.	Interests in partnerships or joint ventures. Itemize.	Х				
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X				
16.	Accounts receivable.	X				
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	Х				
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars	s.	Estimated 2010 federal and state income tax refunds		J	2,944.00
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X				
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	Х				
				(Total o	Sub-Tota of this page)	al > <b>2,944.00</b>

Sheet <u>1</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

Case 3-10-19163-rdm Doc 1 Filed 12/17/10 Entered 12/17/10 12:01:45 Desc Main Document Page 13 of 49

 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Andrew Jay Dreifke,	
	Stacy Kay Dreifke	

Case No.
----------

# Debtors

# **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	х			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and	2006 P	ontiac Grand Prix	W	7,270.00
	other vehicles and accessories.	1998 C	nevrolet pickup truck	J	4,520.00
		1/2 inte \$10,990	rest in 2005 Chevrolet truck valued at	Н	5,495.00
		1/2 inte	rest in 1999 Chevrolet truck valued at \$6,19	5 Н	3,097.50
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	2 dogs		J	0.00
32.	Crops - growing or harvested. Give particulars.	X			
			(Total	Sub-Tota of this page)	al > <b>20,382.50</b>

Sheet <u>2</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

Case 3-10-19163-rdm Doc 1 Filed 12/17/10 Entered 12/17/10 12:01:45 Desc Main Document Page 14 of 49

 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Andrew Jay Dreifke,	Case No.	
	Stacy Kay Dreifke		
-		,	

### Debtors

# **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			

| Sub-Total > | 0.00 | | (Total of this page) | | Total > | 27,151.50 | Case 3-10-19163-rdm Doc 1 Filed 12/17/10 Entered 12/17/10 12:01:45 Desc Main Document Page 15 of 49

B6C (Official Form 6C) (4/10)

In re	Andrew Jay Dreifke,	Case No
	Stacy Kay Dreifke	

Debtors

# SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled (Check one box)  ■ 11 U.S.C. §522(b)(2)  □ 11 U.S.C. §522(b)(3)	\$146,450. (A	btor claims a homestead exe Amount subject to adjustment on 4/1. with respect to cases commenced on	/13, and every three years thereaj
Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<u>Cash on Hand</u> Cash in wallets \$35, coin jar \$100	11 U.S.C. § 522(d)(5)	135.00	135.00
Checking, Savings, or Other Financial Accounts,		500.00	500.00
Checking account, US Bank, Portage, WI	11 U.S.C. § 522(d)(5)	500.00	500.00
Household Goods and Furnishings Bed \$50, 2 dressers \$75, nightstand \$15, refrigerator \$100, stove \$100, dishwasher \$75, microwave \$40, freezer \$100, small appliances \$150, kitchen utensils \$100, dining set \$150, china cabinet \$50, 2 sofas \$100, chair \$150, 2 lamps \$30, 2 end tables \$15, 2 TVs \$150, stereo \$50, VCR \$15, 2 telephones \$50, computer equipment \$175, desk \$75, washer \$150, dryer \$150, tools \$250, outdoor furniture \$25, grill \$50, misc. \$150.	11 U.S.C. § 522(d)(3)	2,590.00	2,590.00
<u>Wearing Apparel</u> Usual and customary	11 U.S.C. § 522(d)(3)	200.00	200.00
<u>Furs and Jewelry</u> Wedding rings, costume jewelry, watches	11 U.S.C. § 522(d)(4)	400.00	400.00
Other Liquidated Debts Owing Debtor Including T Estimated 2010 federal and state income tax refunds	ax Refund 11 U.S.C. § 522(d)(5)	2,944.00	2,944.00
Automobiles, Trucks, Trailers, and Other Vehicles 2006 Pontiac Grand Prix	<u>s</u> 11 U.S.C. § 522(d)(2)	4,188.67	7,270.00
1998 Chevrolet pickup truck	11 U.S.C. § 522(d)(2) 11 U.S.C. § 522(d)(5)	2,711.33 1,808.67	4,520.00
1/2 interest in 2005 Chevrolet truck valued at \$10,990	11 U.S.C. § 522(d)(5)	5,495.00	10,990.00
1/2 interest in 1999 Chevrolet truck valued at \$6,195	11 U.S.C. § 522(d)(5)	3,097.50	6,195.00
Animals 2 dogs	11 U.S.C. § 522(d)(3)	0.00	0.00

Total: 24,070.17 35,744.00

Case 3-10-19163-rdm Doc 1 Filed 12/17/10 Entered 12/17/10 12:01:45 Desc Main Document Page 16 of 49

B6D (Official Form 6D) (12/07)

In re	Andrew Jay Dreifke,
	Stacy Kay Dreifke

Case No.

Debtors

# SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured

guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	J H H	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED,  NATURE OF LIEN, AND  DESCRIPTION AND VALUE  OF PROPERTY  SUBJECT TO LIEN	CONTINGEN	LIQUIDA	U T E	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxx xxx xx xx xx25 11  Chase Auto Finance P. O. Box 901076 Fort Worth, TX 76101-2076		J	12/09/06 Purchase money security 2006 Pontiac Grand Prix - lien/title filed w/DOT  Value \$ 7,270.00		T E D		3,081.33	0.00
Account No. xxxxx1308  Farmers & Merchants Union Bank 159 W. James St. P. O. Box 226 Columbus, WI 53925		J	10/23/06 First Mortgage Filed 11/02/06 w/Columbia Co. Register of Deeds in Doc. #756092				3,061.33	0.00
Account No. xx3318  Farmers & Merchants Union Bank 159 W. James St. P. O. Box 226 Columbus, WI 53925		J	Value \$ 157,600.00  4/14/08  Second Mortgage  Filed 4/22/08 w/Columbia Co. Register of Deeds in Doc. #780172				153,209.25	0.00
Account No.			Value \$ 157,600.00				13,513.76	0.00
continuation sheets attached			Value \$ (Total of t	Sub this			169,804.34	0.00
Total (Report on Summary of Schedules) 169,804.34 0.00								

Distributed by FIPCO - (800)722-3498

(F) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late

(G) "Riders" means all riders to this Security Instrument that are executed by Borrower. The

Planned Unit Development Rider

charges due under the Note, and all sums due under this Security Instrument, plus interest.

Condominium Rider

Biweekly Payment Rider

following riders are to be executed by Borrower [check box as applicable]:

WISCONSIN -- Single Family -- Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

Adjustable Rate Rider

☐ Balloon Rider

1-4 Family Rider

(page 1 of 16 pages)

REV. 11/10/2000

11509

Second Home Rider

Other(s) [specify]\_

Form 3050 1/01

in the	County	of	Columbia
	[Type of Recording Jurisdiction]		[Name of Recording Jurisdiction]

Lot 1 of Certified Survey Map No. 4224 recorded in the Columbia County, Wisconsin Register of Deeds Office in Volume 29 of Certified Survey Maps, page 104, as Document No. 714324, in the Village of Doylestown, Columbia County, Wisconsin.

which currently has the address of		W3055 Lincoln Street
,		[Street]
Doylestown	, Wisconsin	53928 ("Property Address"):
[City]	·	[Zip Code]

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal, Interest, Escrow Items, Prepayment Charges, and Late Charges. Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and any prepayment charges and late charges due under the Note. Borrower shall also pay funds for Escrow Items pursuant to Section 3. Payments due under the Note and this Security Instrument shall be made in U.S. currency. However, if any check or other instrument received by

WISCONSIN-- Single Family-- Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

Form 3050 1/01 (page 3 of 16 pages)

846.103 of the Wisconsin Statutes, and as the same may be amended or renumbered from time to time, permitting Lender, upon waiving the right to judgment for deficiency, to hold the foreclosure sale of real estate three months after a foreclosure judgment is entered.

25. Attorneys' Fees. If this Security Instrument is subject to Chapter 428 of the Wisconsin Statutes, "Reasonable Attorneys' Fees" shall mean only those attorneys' fees allowed by that Chapter.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in

this Security Instrument and in any Rider executed by Borrower and recorded with it. Witnesses: -Borrower (Seal) -Borrower (Seal) -Borrower (Seal) -Borrower ..... [Space Below This Line For Acknowledgment]...... STATE OF WISCONSIN County ss: Columbia The foregoing instrument was acknowledged before me this 23rd day of October, 2006 by Andrew J Dreifke and Stacy K Dreifke My Commission Expires: June 20, 2010 Notary Public, State of Susan M. Peterson (Seal)

This instrument was prepared by:

Farmers & Merchants Union Bank/M. Lange/Loan Clerk

WISCONSIN-Single Family-- Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

("Lender"

/	
. *	
\ /	
`'/	
`/ `	
/ \	

Columbia

	 Docu
<u>.</u> /	
S/	
<b>Y</b> <	

To induce Farmers & Merchants Union Bank 159 W. James Street, PO Box 226, Columbus, WI 53925

located at W3055 Lincoln Ave. Doylestown, WI 53928

of Deeds, Columbia County, Wisconsin.

Journeric	Tage 20 01 43			
		¥ 7 0	0 1 7 7	) <u> </u>

BUSINESS & CON	ISUMER				
W. B. A.					11085
© 2004 Wisconsin	Bankers	Associa	tion / D	istributed	by FIPCO®
DOCUMENT	NO.				-

DOC # 780172

REGISTER OF DEEDS COLUMBIA COUNTY

RECORDED ON: 04/22/2008 03:01:31PM

PAGES: LISA WALKER

REC FEE:

REGISTER OF DEEDS 11.00

Exempt #:

Recording Area

Name and Return Address

Farmers & Merchants Union Bank 159 W. James Street, PO Box 226

Columbus, WI 53925

رت 18

	11116-72.11	
If checked here, the description continues or appears on attached sheet(s).	(This <u>is</u> Parcel Identifier Number homestead property.)	
2 Granto Landor a continuina lian on the Dunnature to account the first	A M. A. MANAN	

2. Grants Lender a continuing lien on the Property to secure all debts, obligations and liabilities arising out of all credit previously granted, all credit contemporaneously granted and all credit granted in the future by Lender to any Customer, to any Customer and another, or to another guaranteed or endorsed by any Customer, if any, to the extent not prohibited by the Wisconsin Consumer Act, if applicable ("Obligations"). Covenants and agrees:

\_ County, Wisconsin, more completely described as:

(a) that acting alone Customer may grant a continuing lien on the Property;
(b) not to sell, mortgage, otherwise convey or encumber the Property on or after this date, and to keep the Property free from all liens and encumbrances;
(c) not to incur any new indebtedness or increase any outstanding indebtedness secured by any present lien upon the Property other than the lien created by this Agreement;

by this Agreement;
(d) to pay all taxes and assessments levied against the Property when due, keep all improvements on the Property in good repair and insured to the maximum insurable value or the amount of the Obligations, whichever is less, against loss or damage through fire and extended coverage insurance through an agent or insurer Customer is free to select and, at Lender's request, exhibit the policies to Lender;
(e) that should the improvements on the Property be damaged Customer will, at Lender's option, repair or rebuild them or apply the insurance proceeds against the Obligations to Lender;

**REAL ESTATE SECURITY AGREEMENT** 

to extend credit at any time in any manner or amount directly or indirectly to or for the benefit of one or more of the undersigned or at their request, any of which are additional consideration, the

undersigned ("Customer", whether one or more) jointly and severally:

1. Represents and warrants that Customer owns (or with spouse owns) real estate ("Property")

Lot 1 of CSM No. 4224 recorded in Volume 29 of Certified Survey Maps of Columbia County, Page 104 as Document No. 714324, recorded on the 26th day of July, 2004, Office of Register

against the Obligations to Lender;
(f) that if there is a default under any Obligation secured by this Agreement, or Customer fails timely to observe or perform any of Customer's covenants contained in this Agreement, then at the option of Lender, each Obligation will become immediately payable unless notice to Customer and an opportunity to cure are required by § 425.105, Wis. Stat., if applicable, or the document evidencing any Obligation and, in that event, the Obligation will become payable if the default is not cured as provided in that statute or the document evidencing that Obligation or as otherwise provided by law. In the event of a foreclosure hereunder Customer agrees to be bound by Secs. 846.101 and 846.103, Wis. Stats., as the same may be amended or renumbered from time to time, and Lender may grant, sell and convey the Property at public sale and may make and execute to the purchaser good and sufficient deeds of conveyance pursuant to statute. Upon the commencement or during the pendency of any action at law or equity hereunder, the court in which such action is brought may appoint a receiver of the Property, including homestead interest, and may empower said receiver to collect the rents, issues and profits of said Property during the pendency of such action, and may order such rents, issues and profits, when so collected, to be held and applied as the court may from time to time direct; and

(g) to pay all reasonable attorneys' fees incurred by Lender in enforcing these provisions to the extent not prohibited by the Wisconsin Consumer Act if applicable

applicable.

4. This Agreement binds Customer(s) and their heirs, personal representatives, successors and assigns and benefits Lender, its successors and assigns. The validity, construction and enforcement of this Agreement are governed by the internal laws of Wisconsin except to the extent such laws are preempted by federal law. This Agreement is intended by Customer and Lender as a final expression of this Agreement and as a complete and exclusive statement of its terms, there being no conditions to the enforceability of this Agreement. This Agreement may not be supplemented or modified except in writing.

(a) Do not sign this if it contains any blank spaces.	OVERNED BY THE WISCONSIN CONSUMER ACT
<ul> <li>(b) You are entitled to an exact copy of any agreement you sign.</li> <li>(c) You have the right at any time to pay in advance the unpaid be refund of the finance charge.</li> </ul>	lance due under this Agreement and you may be entitled to a partial
(SEAL)	Signed and Sealed April 14, 2008 (Date)
Type of Organization (SEAL)	(SEAL)
(SEAL) (SEAL)	Stary Orifle (SEAL)
(SEAL)	(SEAL)
AUTHENTICATION O	R ACKNOWLEDGEMENT STATE OF Wisconsin
	County of Columbia Ss.  This instrument was acknowledged before me on April 14, 2008 by Andrew J Dreifke and Stacy K Dreifke
authenticated this day of	(Name(s) of person(s))
Title: Member State Bar of Wisconsin orauthorized under \$ 706.06, Wis. Stats.	as n/a  (Type of authority; e.g., officer, trustee, etc., if any)  of n/a
This instrument was drafted by	(Name of party on behalf of whorr instrument was executed, if any)
*Type or print name signed above.	* Susan M Peterson Notary Public, Wisconsin My Commission Expires 06/20/2010

OCT 2 7 2010

# WISCONSINGERILE OF THE

Vehicle Identification Number **PONTIAC** 2G2WR554X61289981 2006 Odometer Date ssue Date Chassis Type Title Number 12/09/2006 ACTUAL 18505 12/11/2006 **AUTO** 06345C576007-5 Color · Body Style Product Number 63779063436 4DR SEDAN

Titled Owner(s)

DREIFKE STACY K

DOMESTICAN PO

W3055 LINCOLN ST / PO BOX: 63

DOYLESTOWN, WI 53928

The person, firm or corporation named on this Title is the lawful owner of the vehicle described, subject to any Security Interest (liens) shown. The order in which the Lien Holders appear on this Title does not necessarily represent their priority. The Wisconsin Department of Transportation will not be responsible for false or fraudulent odometer statements made in the assignment of the Certificate of Title or for errors in reporting mileage, brand disclosures or the history of the vehicle. The department has no actual knowledge about the history of the vehicle and makes no warranty that the title brands or mileage disclosures on prior titles have been carried forward onto this document.

Lien Holder(s)

Constitution of the

earned with the early of

<u>ල</u>

00105031 JP MORGAN CHASE BANK NA, FORT WORTH

Additional Vehicle Detail

PRREVIOUSLY, TITLED IN: MN

SELLER: When the vehicle is sold, complete the ASSIGNMENT OF CERTIFICATE OF TITLE on the top back of this title and deliver the title to the purchaser with the vehicle. You may wish to retain a copy of this title with the purchaser's information and signature as proof of sale for your records.

PURCHASER: Apply for a new title with the Wisconsin Division of Motor Vehicles immediately. To legally operate this vehicle, you are required to register it with the Division of Motor Vehicles.

■|| 動物に強化液に対し近に対応が高端で対応が同じには、現場が方式を起きでは、原体に対応性がある。日本語や■||

MAIL ADDRESS: Wisconsin Department of Transportation PO Box 7949: Madison, WI 53707-7949 QUESTIONS: Contact the Division of Motor Vehicles at: 414-266-1148, 608-261-2583, 800-924-3570 www.dot.wisconsin.gov

 $6 - 1_{105} 3 8 2 7143$ 

Case 3-10-19163-rdm Doc 1 Filed 12/17/10 Entered 12/17/10 12:01:45 Desc Main Document Page 22 of 49

B6E (Official Form 6E) (4/10)

In re	Andrew Jay Dreifke,	Case No.	
	Stacy Kay Dreifke		
_		Debtors ,	

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
Domestic support obligations  Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible related of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
Extensions of credit in an involuntary case  Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions  Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sale representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of busine whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen  Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ <b>Deposits by individuals</b> Claims of individuals up to \$2,600* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
☐ Taxes and certain other debts owed to governmental units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
Commitments to maintain the capital of an insured depository institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Feder Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
Claims for death or personal injury while debtor was intoxicated  Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

<sup>\*</sup> Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Case 3-10-19163-rdm Doc 1 Filed 12/17/10 Entered 12/17/10 12:01:45 Desc Main Document Page 23 of 49

B6F (Official Form 6F) (12/07)

In re	Andrew Jay Dreifke, Stacy Kay Dreifke		Case No.	
		Debtors	,	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. \$112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of

Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

unseed this con it dector has no electrons nothing unseed.							
CREDITOR'S NAME,	C	Нι	sband, Wife, Joint, or Community	Ç	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C		ZMDZ-HZOO	1	U	AMOUNT OF CLAIM
Account No.			Collection agency for HSBC - for notice purposes	T	DATED		
Allied Interstate P. O. Box 361477 Columbus, OH 43236		н					0.00
Account No.	╁		Collection agency for Radiology Assoc of	H			
Americollect P. O. Box 1566 Manitowoc, WI 54221-1566		J	Beaver Dam & Columbus Community Hospital - for notice purposes				
							0.00
Account No. xxxx xxxx xxxx 8560			Credit card account				
Capital One Services P. O. Box 30285 Salt Lake City, UT 84130-0285		w					
							938.10
Account No. xxxx xxxx xxxx 6597  Capital One Services P. O. Box 30285 Salt Lake City, UT 84130-0285		н	Credit card account				
							3,702.61
_4 continuation sheets attached			S (Total of tl	Subt his 1			4,640.71

Case 3-10-19163-rdm Doc 1 Filed 12/17/10 Entered 12/17/10 12:01:45 Desc Main Document Page 24 of 49

B6F (Official Form 6F) (12/07) - Cont.

In re	Andrew Jay Dreifke,	Case No
_	Stacy Kay Dreifke	

# Debtors SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME,	Ç	Hu	sband, Wife, Joint, or Community	CO	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	O	I QUI	1 =	AMOUNT OF CLAIM
Account No. xx-xx-1220			10/19/10	Т	D A T E		
CitiBank (South Dakota) NA 701 E. 60th St. North Sioux Falls, SD 57117		н	Judgment		D		3,782.52
Account No.			Medical bill	+			3,102.32
Columbus Community Hospital Inc. 1515 Park Ave. Columbus, WI 53925		Н					
							1,721.04
Account No. xxxx xxxx xxxx xxxx 707  Dell Financial Services c/o Customer Service Correspondence Dept P. O. Box 81577 Austin, TX 78708-1577		н	Credit card account				1,623.40
Account No. xxxx xxxx xxxx 0103	$\vdash$		Credit card account				
Direct Merchants Bank/Metris aka HSBC P. O. Box 43310 Nottingham, MD 21236		н					2,769.94
Account No.	┢		Collection agency for Direct Merchants		$\vdash$	$\vdash$	,
Enhanced Recovery Corp. 8014 Bayberry Rd. Jacksonville, FL 32256-7412		J	Bank/Metris - for notice purposes				0.00
Sheet no. <u>1</u> of <u>4</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of	Sub this			9,896.90

Case 3-10-19163-rdm Doc 1 Filed 12/17/10 Entered 12/17/10 12:01:45 Desc Main Document Page 25 of 49

B6F (Official Form 6F) (12/07) - Cont.

In re	Andrew Jay Dreifke,	Case No
_	Stacy Kay Dreifke	,

# Debtors SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	42m02-4200	DZ1-QD-D4FE	Ī	AMOUNT OF CLAIM
Account No.			Collection agency for HSBC Card Services		E		
ERSolutions, Inc. P. O. Box 6030 Hauppauge, NY 11788-0154		н	acct ending in 0103 - for notice purposes				0.00
Account No. xxxx xxxx xxxx 0725	┢		Credit card account			T	
HSBC Card Services P. O. Box 80084 Salinas, CA 93912-0084		н					
							488.22
Account No. xxxx xxxx xxxx 0103  HSBC Card Services P. O. Box 80084 Salinas, CA 93912-0084		J	Credit card account				2,769.94
Account No.  Messerli & Kramer P.A. Attorneys at Law 3033 Campus Drive, Suite 250 Plymouth, MN 55441-2662		J	Collection attorneys for U. S. Bank - for notice purposes				0.00
Account No.		H	Collection agency for Capital One acct ending		$\vdash$		
Portfolio Recovery Associates 120 Corporate Blvd. Norfolk, VA 23502		н	in 6597 - for notice purposes				0.00
Sheet no. 2 of 4 sheets attached to Schedule of			S	ubt	ota	1	3,258.16
Creditors Holding Unsecured Nonpriority Claims			(Total of the	nis j	pag	ge)	3,230.10

Case 3-10-19163-rdm Doc 1 Filed 12/17/10 Entered 12/17/10 12:01:45 Desc Main Document Page 26 of 49

B6F (Official Form 6F) (12/07) - Cont.

In re	Andrew Jay Dreifke,		Case No.	
	Stacy Kay Dreifke			
_		Debtors	,	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

	_					_	
CREDITOR'S NAME,	Š	Ηu	sband, Wife, Joint, or Community	Ğ	U	P	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C N H	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	۱ų	AMOUNT OF CLAIM
Account No.			Medical bill	l '	Ė		
Radiology Associates 116 Monroe St. Beaver Dam, WI 53916		J			D		429.00
Account No. xx-xx-1220			10/19/10				
Rausch, Sturm, Israel & Hornik, SC 250 N. Sunny Slope Road, Suite 300 Brookfield, WI 53005-4824		н	Collection attorneys for CitiBank (South Dakota) NA judgment - for notice purposes				0.00
							0.00
Account No. xxxx xxxx xxxx 7178			Credit card account				
Sears Card P. O. Box 6282 Sioux Falls, SD 57117-6282		w					T.005.55
						L	7,205.55
Account No. xxxx xxxx xxxx 9749			Credit card account				
U. S. Bank Cardmember Service P. O. Box 6335 Fargo, ND 58125-6335		J					8,224.94
Account No.		T	Collection agency for Dell Financial - for notice	H		H	
United Recovery Systems 5800 North Course Drive Houston, TX 77072		н	purposes				0.00
Sheet no. <b>3</b> of <b>4</b> sheets attached to Schedule of			S	ub	tota	ıl	45.000
Creditors Holding Unsecured Nonpriority Claims			(Total of the	his	pag	ge)	15,859.49

Case 3-10-19163-rdm Doc 1 Filed 12/17/10 Entered 12/17/10 12:01:45 Desc Main Document Page 27 of 49

B6F (Official Form 6F) (12/07) - Cont.

In re	Andrew Jay Dreifke,	Case No
_	Stacy Kay Dreifke	

# Debtors SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	Ç	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	N L Q U L D A	DISPUTED	AMOUNT OF CLAIM
Account No. xxx xxx 1848			Credit card account	1 ï	ΪE		
WFNNB/American Bankrtupcy Dept. P. O. Box 182125 Columbus, OH 43218-2125		w			D		1,110.31
Account No.	t			T			
Account No.							
Account No.	4						
Account No.							
Sheet no. 4 of 4 sheets attached to Schedule of Subtotal						1,110.31	
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)	1,110.01
			(Report on Summary of So		Tota Iule		34,765.57

Case 3-10-19163-rdm Doc 1 Filed 12/17/10 Entered 12/17/10 12:01:45 Desc Main Document Page 28 of 49

B6G (Official Form 6G) (12/07)

In re	Andrew Jay Dreifke,	Case No.
	Stacy Kay Dreifke	

Debtors

# SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 3-10-19163-rdm Doc 1 Filed 12/17/10 Entered 12/17/10 12:01:45 Desc Main Document Page 29 of 49

B6H (Official Form 6H) (12/07)

In re	Andrew Jay Dreifke,	Case No.
	Stacy Kay Dreifke	

Debtors

# **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

# Case 3-10-19163-rdm Doc 1 Filed 12/17/10 Entered 12/17/10 12:01:45 Desc Main Document Page 30 of 49

**B6I (Official Form 6I) (12/07)** 

In re	Andrew Jay Dreifke Stacy Kay Dreifke		Case No.	
		Debtor(s)		

# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status: DEPENDENTS OF DEBTOR A			AND SPO	DUSE		
ļ	RELATIONSHIP(S):	A	GE(S):			
Married	None.					
<b>Employment:</b>	DEBTOR			SPOUSE		
Occupation Se	ervice worker	General	manag	er		
Name of Employer GC	CR Tire Center	Days In	n			
	mos.	10 yrs.				
Address of Employer 41	60 Reardon Rd.	6311 Ro	stad Ci	r.		
	e Forest, WI 53532	Windso	r, WI 53	598		
INCOME: (Estimate of average or pro	jected monthly income at time case filed)			DEBTOR		SPOUSE
	mmissions (Prorate if not paid monthly)		\$	2,318.33	\$	2,511.00
2. Estimate monthly overtime			\$	0.00	\$	0.00
3. SUBTOTAL			\$	2,318.33	\$	2,511.00
A LEGG DAVIDOLL DEDUCTIONS						
4. LESS PAYROLL DEDUCTIONS			¢	40E 22	¢.	F27.00
a. Payroll taxes and social securit	У		ъ <u> </u>	485.33	\$ <u></u>	527.00
b. Insurance			ъ <u> </u>	307.67 0.00	\$ <u></u>	0.00
c. Union dues			ъ <u> </u>		\$ <u> </u>	0.00
d. Other (Specify): Laundr	у		ъ —	10.83	» —	0.00
			\$	0.00	\$	0.00
5. SUBTOTAL OF PAYROLL DEDU	CTIONS		\$	803.83	\$	527.00
6. TOTAL NET MONTHLY TAKE H	OME PAY		\$	1,514.50	\$	1,984.00
7. Regular income from operation of b	usiness or profession or farm (Attach detailed	statement)	\$	0.00	\$	0.00
8. Income from real property			\$	0.00	\$	0.00
9. Interest and dividends			\$	0.00	\$	0.00
10. Alimony, maintenance or support p dependents listed above	payments payable to the debtor for the debtor's	use or that of	\$	0.00	\$	0.00
11. Social security or government assis	stance					
(Cnagify):			\$	0.00	\$	0.00
			\$	0.00	\$	0.00
12. Pension or retirement income			\$	0.00	\$	0.00
13. Other monthly income			· —		· —	
(Specify):			\$	0.00	\$	0.00
			\$	0.00	\$	0.00
14. SUBTOTAL OF LINES 7 THROU	JGH 13		\$	0.00	\$	0.00
15. AVERAGE MONTHLY INCOME	E (Add amounts shown on lines 6 and 14)		\$	1,514.50	\$	1,984.00

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

# Case 3-10-19163-rdm Doc 1 Filed 12/17/10 Entered 12/17/10 12:01:45 Desc Main Document Page 31 of 49

B6J (Official Form 6J) (12/07)

In re	Andrew Jay Dreifke Stacy Kay Dreifke		Case No.	
		Debtor(s)		

# SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22	2C.	<i>-</i>
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comple expenditures labeled "Spouse."	ete a separat	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	1,045.00
a. Are real estate taxes included? Yes No _X		
a. Are real estate taxes included?  b. Is property insurance included?  Yes No _X No _X		
2. Utilities: a. Electricity and heating fuel	\$	154.00
b. Water and sewer	\$	0.00
c. Telephone	\$	130.00
d. Other	\$	0.00
3. Home maintenance (repairs and upkeep)	\$	100.00
4. Food	\$	450.00
5. Clothing	\$	50.00
6. Laundry and dry cleaning	\$	15.00
7. Medical and dental expenses	\$	125.00
8. Transportation (not including car payments)	\$	350.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	60.00
10. Charitable contributions	\$	20.00
11. Insurance (not deducted from wages or included in home mortgage payments)		0.7.00
a. Homeowner's or renter's	\$	65.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	145.00
e. Other  12. Taxes (not deducted from wages or included in home mortgage payments)	\$	0.00
	Φ.	005.00
(Specify) Property taxes	\$	205.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	202.00
b. Other Second mortgage	\$	352.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other Pet care	\$	30.00
Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	3,498.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:	_	
20. STATEMENT OF MONTHLY NET INCOME	¢	2 400 50
a. Average monthly income from Line 15 of Schedule I	\$	3,498.50 3,498.00
<ul><li>b. Average monthly expenses from Line 18 above</li><li>c. Monthly net income (a. minus b.)</li></ul>	Ф Ф	3,496.00 0.50
C. Pronuny net meome (a. minus U.)	Ψ.	0.00

Case 3-10-19163-rdm Doc 1 Filed 12/17/10 Entered 12/17/10 12:01:45 Desc Main

B6 Declaration (Official Form 6 - Declaration). (12/07)

Document Page 32 of 49

# **United States Bankruptcy Court** Western District of Wisconsin

In re	Andrew Jay Dreifke Stacy Kay Dreifke		Case No.	
_		Debtor(s)	Chapter	7

# DECLARATION CONCERNING DEBTOR'S SCHEDULES

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

	I declare under penalty of perjury t sheets, and that they are true and correct to t		ad the foregoing summary and schedules, consisting of _y knowledge, information, and belief.	24
Date	December 13, 2010	Signature	/s/ Andrew Jay Dreifke Andrew Jay Dreifke Debtor	
Date	December 13, 2010	Signature	/s/ Stacy Kay Dreifke	

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Joint Debtor

Case 3-10-19163-rdm Doc 1 Filed 12/17/10 Entered 12/17/10 12:01:45 Desc Main Document Page 33 of 49

B7 (Official Form 7) (04/10)

# United States Bankruptcy Court Western District of Wisconsin

In re	Andrew Jay Dreifke Stacy Kay Dreifke		Case No.	
III IC	Stacy Ray Dielike	Debtor(s)	Chapter	7

## STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$32,596.00	2008 - Husband - Penda Corp.
\$26,389.00	2008 - Wife - DWM LLC (Days Inn)
\$24,233.00	2009 - Husband - Penda Corp.
\$21,862.00	2009 - Wife - DWM LLC (Days Inn)
\$19,187.00	2010 - Husband - GCR Tire
\$27,416.00	2010 - Wife - DWM LLC (Days Inn)

### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$701.00 2008 - Husband - Unemployment \$2,749.00 2009 - Husband - Unemployment

### 3. Payments to creditors

None

### Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR Chase Auto Finance P. O. Box 901076 Fort Worth, TX 76101-2076	DATES OF PAYMENTS Monthly car payment	AMOUNT PAID \$202.00	AMOUNT STILL OWING \$3,081.33
Farmers & Merchants Union Bank 159 W. James St. P. O. Box 226 Columbus, WI 53925	First mortgage payment	\$1,045.00	\$153,209.25
Farmers & Merchants Union Bank 159 W. James St. P. O. Box 226	Second mortgage payment	\$352.00	\$13,513.76

None

Columbus, WI 53925

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

		AMOUNT	
	DATES OF	PAID OR	
	PAYMENTS/	VALUE OF	AMOUNT STILL
NAME AND ADDRESS OF CREDITOR	TRANSFERS	TRANSFERS	OWING

None

c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND			AMOUNT STILL
RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	OWING

<sup>\*</sup> Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

### 4. Suits and administrative proceedings, executions, garnishments and attachments

None 

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER CitiBank (South Dakota) NA vs. Andrew J. Dreifke 10-SC-1220

NATURE OF **PROCEEDING** Small Claims

COURT OR AGENCY AND LOCATION

Columbia County, Portage, WI

DISPOSITION 10/19/10 judgment of \$3,782,52 docketed 11/01/10

STATUS OR

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF **PROPERTY** 

### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF **PROPERTY** 

# 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN

NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER

DESCRIPTION AND VALUE OF **PROPERTY** 

# 7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

## 8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS
OF PAYEE
Cricket Debt Counseling
10121 SE Sunnyside Rd., #300
Clackamas, OR 97015

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 10/06/10 AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY
\$36.00

8/25/10 \$1,500.00

Merry Law Offices 1518 11th Street, Suite 1-1 Monroe, WI 53566

### 10. Other transfers

None

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR Countryside GM Auto Group N8167 Kellom Rd. Beaver Dam, WI 53916

DATE 10/02/10 DESCRIBE PROPERTY TRANSFERRED
AND VALUE RECEIVED
Sold 2006 Chevrolet Silverado pickup truck back to

dealer for \$12,200.00 - entire amount paid to GMAC

to pay off balance

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION U. S. Bank 2848 New Pinery Rd. Portage, WI 53901 TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE Savings account, \$100.00

AMOUNT AND DATE OF SALE OR CLOSING \$100.00, 8/10

## 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

### 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

#### 15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

## 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

**NAME** 

## 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

#### Case 3-10-19163-rdm Doc 1 Filed 12/17/10 Entered 12/17/10 12:01:45 Desc Main Document Page 38 of 49

NAME AND ADDRESS OF DATE OF **ENVIRONMENTAL** SITE NAME AND ADDRESS

**GOVERNMENTAL UNIT** NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF DATE OF **ENVIRONMENTAL** 

SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which

the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

STATUS OR DISPOSITION DOCKET NUMBER

## 18 . Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

**BEGINNING AND** (ITIN)/ COMPLETE EIN ADDRESS NATURE OF BUSINESS **ENDING DATES** 

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

**ADDRESS** NAME

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

### 19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

## NAME AND ADDRESS

## DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

6

# Case 3-10-19163-rdm Doc 1 Filed 12/17/10 Entered 12/17/10 12:01:45 Desc Main Document Page 39 of 49

NAME ADDRESS DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

### 20. Inventories

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

7

Best Case Bankruptcy

### 21. Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS NATURE OF INTEREST PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS
TITLE
NATURE AND PERCENTAGE
OF STOCK OWNERSHIP

## 22 . Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME ADDRESS DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

#### ${\bf 23}$ . With drawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS
OF RECIPIENT,
DATE AND PURPOSE
OF WITHDRAWAL
OF WITHDRAWAL
OF PROPERTY

# Case 3-10-19163-rdm Doc 1 Filed 12/17/10 Entered 12/17/10 12:01:45 Desc Mair Document Page 40 of 49

24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

8

### 25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

## DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	December 13, 2010	Signature	/s/ Andrew Jay Dreifke
			Andrew Jay Dreifke
			Debtor
Date	December 13, 2010	Signature	/s/ Stacy Kay Dreifke
	_	•	Stacy Kay Dreifke
			Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

Case 3-10-19163-rdm Doc 1 Filed 12/17/10 Entered 12/17/10 12:01:45 Desc Main Document Page 41 of 49

B8 (Form 8) (12/08)

## **United States Bankruptcy Court** Western District of Wisconsin

In re	Andrew Jay Dreifke Stacy Kay Dreifke		Case No.	Case No.	
		Debtor(s)	Chapter	7	

## CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

**PART A -** Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1		
Creditor's Name: Chase Auto Finance		Describe Property Securing Debt: 2006 Pontiac Grand Prix - lien/title filed w/DOT
Property will be (check one):		
☐ Surrendered	■ Retained	
If retaining the property, I intend to (check ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain		oid lien using 11 U.S.C. § 522(f)).
Property is (check one):		
■ Claimed as Exempt		☐ Not claimed as exempt
Property No. 2		
Creditor's Name: Farmers & Merchants Union Bank		Describe Property Securing Debt: Filed 11/02/06 w/Columbia Co. Register of Deeds in Doc. #756092
Property will be (check one):		
Surrendered	■ Retained	
If retaining the property, I intend to (check  ☐ Redeem the property  ☐ Reaffirm the debt  ☐ Other. Explain		oid lien using 11 U.S.C. § 522(f)).
Property is (check one):		
■ Claimed as Exempt		☐ Not claimed as exempt

# 

B8 (Form 8) (12/08)		_		Page 2
Property No. 3				
Creditor's Name: Farmers & Merchants Union Bank		Describe Property Securing Debt: Filed 4/22/08 w/Columbia Co. Register of		er of Deeds in Doc. #780172
Property will be (check one):  ☐ Surrendered	■ Retained			
If retaining the property, I intend to (chec ☐ Redeem the property	ck at least one):			
■ Reaffirm the debt □ Other. Explain	(for example, av	void lien using 11 U.S.C	. § 522(f)).	
Property is (check one):  ■ Claimed as Exempt		☐ Not claimed as exc	empt	
Attach additional pages if necessary.)  Property No. 1				
Property No. 1  Lessor's Name: -NONE-	Describe Leased Pr	Describe Leased Property:		Assumed pursuant to 11
			U.S.C. § 365( <sub>1</sub> ☐ YES	□ NO
I declare under penalty of perjury that personal property subject to an unexpi		/s/ Andrew Jay Dreifke Andrew Jay Dreifke Debtor		state securing a debt and/or
Date December 13, 2010	Signature	/s/ Stacy Kay Dreifke Stacy Kay Dreifke Joint Debtor		

Case 3-10-19163-rdm Doc 1 Filed 12/17/10 Entered 12/17/10 12:01:45 Desc Main Document Page 43 of 49

# United States Bankruptcy Court Western District of Wisconsin

In re	Andrew Jay Dreifke Stacy Kay Dreifke		Case No.			
		Debtor(s)	Chapter	7		
	DISCLOSURE OF COMPENSATI			` ,		
c	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(compensation paid to me within one year before the filing of the be rendered on behalf of the debtor(s) in contemplation of or in contemplation.	petition in bankrupto	cy, or agreed to be pai	d to me, for services rendered or to		
	For legal services, I have agreed to accept		\$ <u></u>	1,201.00		
	Prior to the filing of this statement I have received		<b>\$</b>	1,201.00		
	Balance Due		\$	0.00		
2. \$	\$of the filing fee has been paid.					
3. Т	The source of the compensation paid to me was:					
	■ Debtor □ Other (specify):					
4. T	The source of compensation to be paid to me is:					
	■ Debtor □ Other (specify):					
5. I	I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.					
Ī	☐ I have agreed to share the above-disclosed compensation with copy of the agreement, together with a list of the names of the	a person or persons people sharing in th	who are not members e compensation is atta	or associates of my law firm. A ched.		
6. I	return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:					
b c	<ul> <li>a. Analysis of the debtor's financial situation, and rendering advi</li> <li>b. Preparation and filing of any petition, schedules, statement of</li> <li>c. Representation of the debtor at the meeting of creditors and co</li> <li>d. [Other provisions as needed]</li> <li>Negotiations with secured creditors to reduce to ma agreements and applications as needed; preparation of liens on household goods.</li> </ul>	affairs and plan whic onfirmation hearing, a arket value; exemp	th may be required; and any adjourned hea tion planning; prepa	rings thereof;		
7. E	By agreement with the debtor(s), the above-disclosed fee does not Representation of the debtors in any dischargeabili other adversary proceeding.			ef from stay actions or any		
	CERT	IFICATION				
	I certify that the foregoing is a complete statement of any agreement of a specific agreement of	ent or arrangement fo	or payment to me for re	epresentation of the debtor(s) in		
Dated	d: December 13, 2010	/s/ Roger Merry				
		Roger Merry 100				
		Merry Law Office 1518 11th Street,				
		Monroe, WI 5356	66			
		(608) 325-2065 merrylaw1@tds.r	Fax: (608) 329-6324 net	1		

B 201A (Form 201A) (12/09)

WARNING: Effective December 1, 2009, the 15-day deadline to file schedules and certain other documents under Bankruptcy Rule 1007(c) is shortened to 14 days. For further information, see note at bottom of page 2

# UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF WISCONSIN

# NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

## 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

## 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

## Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

# Case 3-10-19163-rdm Doc 1 Filed 12/17/10 Entered 12/17/10 12:01:45 Desc Main Document Page 45 of 49

Form B 201A, Notice to Consumer Debtor(s)

Page 2

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

## Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

## Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

## 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, including Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13 plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015.1, 2016, 4001, 4002, 6004, and 6007.

Case 3-10-19163-rdm Doc 1 Filed 12/17/10 Entered 12/17/10 12:01:45 Desc Main Document Page 46 of 49

B 201B (Form 201B) (12/09)

## **United States Bankruptcy Court** Western District of Wisconsin

In re	Andrew Jay Dreifke Stacy Kay Dreifke		Case No.		
		Debte	or(s) Chapter	7	
	CERTIFICATION OF NOTI UNDER § 342(b) OF T			R(S)	
Code.	Certificate I (We), the debtor(s), affirm that I (we) have received a			by § 342	2(b) of the Bankruptcy
	w Jay Dreifke Kay Dreifke	X	/s/ Andrew Jay Dreifke		December 13, 2010
Printed	d Name(s) of Debtor(s)	•	Signature of Debtor		Date
Case N	No. (if known)	X	/s/ Stacy Kay Dreifke		December 13, 2010
			Signature of Joint Debtor (if any	7)	Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by  $11 \text{ U.S.C.} \$  342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

Case 3-10-19163-rdm Doc 1 Filed 12/17/10 Entered 12/17/10 12:01:45 Desc Main Document Page 47 of 49

# United States Bankruptcy Court Western District of Wisconsin

In re	Andrew Jay Dreifke Stacy Kay Dreifke		Case No.	
III IC	Stacy Ray Dielike	Debtor(s)	Chapter	7
Γhe ab		IFICATION OF CREDITOR  that the attached list of creditors is true and contains the attached list of creditors is true attached list of creditors at a contains the attached list of creditors at a contains at a		of their knowledge.
Date:	December 13, 2010	/s/ Andrew Jay Dreifke		
		Andrew Jay Dreifke		
		Signature of Debtor		
Date:	December 13, 2010	/s/ Stacy Kay Dreifke		
		Stacy Kay Dreifke		
		Signature of Debtor		

Allied Interstate P. O. Box 361477 Columbus, OH 43236

Americollect P. O. Box 1566 Manitowoc, WI 54221-1566

Capital One Services
P. O. Box 30285
Salt Lake City, UT 84130-0285

Chase Auto Finance P. O. Box 901076 Fort Worth, TX 76101-2076

CitiBank (South Dakota) NA 701 E. 60th St. North Sioux Falls, SD 57117

Columbus Community Hospital Inc. 1515 Park Ave. Columbus, WI 53925

Dell Financial Services c/o Customer Service Correspondence Dept P. O. Box 81577 Austin, TX 78708-1577

Direct Merchants Bank/Metris aka HSBC P. O. Box 43310 Nottingham, MD 21236

Enhanced Recovery Corp. 8014 Bayberry Rd. Jacksonville, FL 32256-7412

ERSolutions, Inc. P. O. Box 6030 Hauppauge, NY 11788-0154

Farmers & Merchants Union Bank 159 W. James St. P. O. Box 226 Columbus, WI 53925

HSBC Card Services
P. O. Box 80084
Salinas, CA 93912-0084

Messerli & Kramer P.A. Attorneys at Law 3033 Campus Drive, Suite 250 Plymouth, MN 55441-2662 Portfolio Recovery Associates 120 Corporate Blvd. Norfolk, VA 23502

Radiology Associates 116 Monroe St. Beaver Dam, WI 53916

Rausch, Sturm, Israel & Hornik, SC 250 N. Sunny Slope Road, Suite 300 Brookfield, WI 53005-4824

Sears Card P. O. Box 6282 Sioux Falls, SD 57117-6282

U. S. Bank Cardmember Service P. O. Box 6335 Fargo, ND 58125-6335

United Recovery Systems 5800 North Course Drive Houston, TX 77072

WFNNB/American Bankrtupcy Dept. P. O. Box 182125 Columbus, OH 43218-2125

Wisconsin Dept. of Revenue Special Procedures Unit P. O. Box 8901 Madison, WI 53708-8901